
Woodmen of the World Life Insurance Society and/or Omaha Woodmen Life Insurance Society

September 2, 2009

Dear Members:

Woodmen of the World performed very well during the first half of 2009. We know you chose us for your life insurance and annuity needs in part because of our stability and strength, and we continue to live up to that standard. We are a very stable and strong organization, just as we have been for the last 119 years.

In fact, we continue to outperform our previous years and we're experiencing growth in some strategic areas. Families will always have a need for life insurance and annuity products, but they are choosing Woodmen of the World because of our professional Field Force; the breadth of our products; the sterling reputation we uphold; our fraternal good works; and maybe most importantly right now, the strength and stability of our financial situation.

We are seeing a "flight to quality" movement – families are doing business with companies that have been around a long time and have weathered many economic storms. They are choosing financial services organizations that have a history of keeping their promises. In uncertain times, flashiness and innovation aren't as important as being conservative and reliable. Woodmen of the World is one of those quality organizations that Americans can count on.

Here's proof. As of June 30, 2009, Woodmen of the World had assets totaling \$7.78 billion. We had \$764 million in surplus. This works out to nearly \$1.11 in assets for every dollar we hold for our members. This is a very strong position to be in, particularly after the difficult financial times we've experienced. We're very proud of our performance in the first half of 2009, and are optimistic about the second half.

Thank you for your trust in us. I assure you that we are doing everything we can to remain in this strong financial position and to be with you through LIFE.

Sincerely and Fraternaly,



Danny E. Cummins
President & CEO